

Colin C. Williams (2004) 'Cash-In-Hand Work: Unravelling Informal Employment From The Moral Economy Of Favours'

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Abstract

Through the study of cash-in-hand work, an illicit type of monetary transaction often seen to epitomise unbridled profit-motivated market exchange, the aim of this paper is to challenge the dominant narrative that monetary transactions are universally market-like and profit-motivated. Until now, most studies contesting this narrative have focused upon relatively small marginal sites (e.g., car boot sales, local currency schemes) that can be simply explained away as peripheral or even superfluous to an understanding of monetised exchange in the mainstream economy. Unravelling the characteristics and logics of monetary exchange in this larger economic sphere can be viewed as an exemplar of unconstrained profit-motivated market exchange, however, the intention is to provide a more robust challenge to the view that monetary transactions are always profit-motivated than has so far been the case. To do this, the conventional focus of studies of cash-in-hand work on its variable magnitude is transcended and instead, evidence is reported of a study conducted in North Nottinghamshire that investigates the characteristics and logics underpinning such work. This reveals that although there exists cash-in-hand work of both an 'organised' and 'autonomous' variety that is conducted under profit-motivated market-like exchange relations (what I here call 'informal employment'), there is also cash-in-hand work imbued with not-for-profit rationales and non-market economic relations that represents a 'moral economy of paid favours' and is more akin to unpaid mutual aid. This paper thus concludes that if not-for-profit monetised transactions can be found even in this sphere, then those contesting the view that monetised exchange is always profit-motivated so as to illuminate alternative futures beyond profit-motivated capitalism should be encouraged to extend their enquiries to more mainstream economic spaces in order to mount a more serious challenge to the hegemony of capitalist relations.

Keywords: *Economic Sociology; England.; Hidden Economy; Money; Nottinghamshire; Profit Motive; Underground Sector*

Introduction

1.1 The narrative that the only type of monetary exchange is that which is profit-motivated runs wide and deep in social scientific enquiry. As Jessop (2002) has argued, this crude normative reading prevails in economic discourses ranging from the neo-liberal varieties that extol the virtues of this supposed tendency through to Marxian perspectives that use such readings of the hegemony of profit-motivated market exchange as a rallying call for radical change (e.g., Ciscel and Heath 2001, Harvey 1989, Sayer 1997). This view of monetary transactions is reinforced, moreover, by a 'formalist' tradition in anthropological enquiry that reads exchange in contemporary society to be less 'embedded', 'thinner', less loaded with social meaning and less symbolic than in pre-industrial societies (see Mauss 1966).

1.2 In recent years, however, this reading of monetary exchange has been contested. Analysts influenced by the cultural turn/s taking place across the social sciences have begun to challenge in a variety of ways this dominant narrative that assumes profit-motivated monetary transactions to be the universal economic mechanism in western economies (e.g., Bourdieu 2001, Byrne *et al* 1998, Carrier 1997, Crang 1997, Community Economies Collective 2001, Comelieau 2002, Crewe 2000, Crewe and Gregson 1998, Gibson-Graham 1996, Gibson-Graham and Ruccio 2001, Lee 2000, Kovel 2002, Slater and Tonkiss 2001). For these analysts, 'the major defect of such market-based models of exchange is simply that they do not convey the richness and messiness of the exchange experience' (Crewe and Gregson 1998: 41).

1.3 In order to unpack the heterogeneous characters and logics of monetary exchange in contemporary society, not least so as to illuminate the possibility of alternative futures beyond the hegemony of profit-motivated monetised exchange, a number of studies have started to be conducted of what Leyshon *et al* (2003) term 'alternative economic spaces' such as car boot sales (Crewe and Gregson 1998), nearly new

sales and classified advertisements (Clarke 1998, 2000), second-hand and informal retail channels (Williams and Paddock 2003), inflation-free local currency experiments such as Local Exchange and Trading Schemes (Lee 1996, North 1999, Williams 1996, Williams *et al* 2001), sweat-equity money projects such as time dollars (e.g., Boyle 1999, Cahn 2000, Seyfang and Smith 2002), gift-giving (Thrift and Olds 1996) and small horticultural nurseries (Lee 2000). The problem with these studies however, is that these sites can be seen as trivial, minor and peripheral, and the alternative types of monetised exchange identified all too easily explained away as superfluous or irrelevant so far as understanding 'mainstream' monetised exchange is concerned. Whether it is correct or not to view them in such a manner is not important. The crucial issue is that it is easy to understand why such studies fail to provide any significant or effective challenge to the hegemonic ideology that imbues monetised exchange with the profit motive.

1.4 If the supposedly inextricable relationship between monetary transactions and the profit motive is to be more forcefully contested, therefore, not only will much larger spaces of monetised exchange need to be interrogated but also spaces that are widely and popularly assumed to exemplify the existence of profit-motivated monetised exchange. It is for precisely these reasons that 'cash-in-hand' work is the focus of this paper. This sphere not only constitutes somewhere between 7-16 per cent of GDP in the advanced economies (European Commission 1998) but is also frequently taken to epitomize the existence of unrestrained profit-motivated market-like exchange. If monetised exchange in this economic sphere can be unshackled from the profit motive, then one can perhaps start to open up a wider questioning of the logics underpinning monetary transactions.

1.5 Firstly, therefore, this paper briefly reviews the wealth of literature on cash-in-hand work so as to show the prevalence of the view that such work is near enough everywhere and always embedded in market-like work relations and profit-motivated rationales. Having established, therefore, that cash-in-hand work has remained relatively untouched by the above discourses that seek to unravel the heterogeneous characters and logics of monetary transactions, a study is then reported of cash-in-hand work in North Nottinghamshire that set out to investigate the relations within which such work is embedded as well as the motives of both cash-in-hand workers and their employers. Analysing firstly, the methods used, secondly, the variable magnitude of such work, thirdly, the social relations within which cash-in-hand work is embedded, fourthly the rationales of employers and fifth and finally, the motives of suppliers, this will reveal that although there exist cash-in-hand transactions of both an 'organised' and 'autonomous' variety conducted under profit-motivated market-like exchange relations (what I here call 'informal employment'), there are also cash-in-hand transactions in what I here call a 'moral economy of paid favours'. This is more akin to unpaid mutual aid in terms of the non-market social relations within which it is conducted and the not-for-profit motives involved. To conclude, therefore, it is argued that if not-for-profit monetised transactions can be found even in this sphere often seen to exemplify unbridled profit-motivated exchange, then those contesting the reading of monetised exchange as always profit-motivated should feel confident enough to now extend their enquiry to more mainstream economic spaces so as to unravel the characteristics and logics underpinning monetary transactions.

Reviewing the Literature on Cash-in-hand Work

2.1 Throughout the vast literature on 'cash-in-hand work', or what is sometimes known as 'informal employment', the 'underground sector' or the 'hidden economy', and despite the wide array of nouns and adjectives used to denote this sphere (see Thomas 1992), there is a strong consensus on how to define such work. Cash-in-hand work refers to monetary transactions that are unregistered by, or hidden from the state for tax and/or welfare purposes but which are legal in all other respects (European Commission 1998, Feige 1999, Portes 1994, Thomas 1992, Williams and Windebank 1998). Excluded from such work, therefore, are not only all forms of unpaid work but also all monetary transactions involving illicit goods and services (e.g., drugs trafficking). Cash-in-hand work involves only monetary transactions for goods and services that are illegitimate because they are unregistered by, or hidden from, the state for tax and social security purposes. Illegitimate goods and services are excluded.

2.2 Reviewing the extensive literature on cash-in-hand work, it quickly becomes apparent that the vast bulk is concerned with assessing its magnitude and how this varies spatially (e.g., Dallago 1991, Feige 1999, International Labour Office 2002, Renooy 1990, Williams and Windebank 1998) and socially either across socio-economic groups (e.g., Leonard 1994, 1998, Pahl 1984) or by gender (e.g., Leonard 1994). To greater or lesser degrees, the starting point of much of this work is the 'marginality thesis' that views cash-in-hand work to be concentrated amongst marginalised populations (e.g., Castells and Portes 1989, De Soto 1989) in the sense that the majority of studies of its variable magnitude do little more than attempt to either corroborate or falsify this thesis. The predominant finding, with the exception of the cross-national comparative studies conducted by economists using indirect measurement methods that seek statistical traces of cash-in-hand work in data collected for other purposes (e.g., International Labour Office 2002, Schneider 2001), is that the marginality thesis is invalid. Cash-in-hand work is usually found to chiefly

benefit those already in employment (e.g., Barthe 1988, Fortin *et al* 1996, Jensen *et al* 1995, Mingione 1991, Mingione and Morlicchio 1993, Van Geuns *et al* 1987), affluent rather than deprived localities and regions (e.g., Renooy 1990, Williams and Windebank 2002) and men rather than women (e.g., Van Eck and Kazemeier 1989, Fortin *et al* 1996, Renooy 1990, Williams and Windebank 2003).

2.3 Beyond these attempts to measure its variable magnitude, there has been little attempt to directly evaluate the nature of cash-in-hand work. On the whole, the social relations within which such work is conducted and the motives underpinning this work are seldom investigated in studies of cash-in-hand work. Instead, the assumption in the vast body of literature on cash-in-hand work is simply that such monetised transactions are near enough universally conducted under market-like work relations for profit-motivated purposes. This assumption prevails wherever the cash-in-hand economy is studied in the world (e.g., Castells and Portes 1989, De Soto 1989, International Labour Office 2002) and whether the analysts write from a neo-liberal perspective, viewing such work as a form of self-employment that people pursue as rational economic actors confronted by rules and regulations that are inherently unfair (De Soto 1989, Sauvy 1984), or a political economy perspective viewing it as a form of exploitative employment that a weak and unprotected workforce is obliged to undertake for unscrupulous employers (e.g., Castells and Portes 1989, Portes 1994, Sassen 1997).

2.4 Such a profit-motivated reading is also prevalent whether such work is seen as in long-term terminal decline or one views economic globalization (a dangerous cocktail of de-regulation and increasing global competition) as causing its emergence and growth as a new facet of contemporary capitalism (e.g., Castells and Portes 1989, International Labour Office 2002, Sassen 1997), especially in global cities and amongst immigrant/ethnic minority populations (e.g., Sassen 1997).

2.5 This market-like profit-motivated discourse also applies whether it is economists studying the magnitude of cash-in-hand work such as its cross-national variations (e.g., Dallago 1991, European Commission 1998, Feige 1999, Friedman *et al* 2000, International Labour Office 2002, Schneider 2001) or sociologists and geographers examining its social and/or spatial variations (e.g., Jensen *et al* 1996, Renooy 1990, Williams and Windebank 1998). It also pertains both amongst those who blindly accept the tenets of the 'marginality thesis' which views such work to be conducted by marginalised populations (e.g., Blair and Endres 1994, Button 1984, Castells and Portes 1989, Kesteloot and Meert 1999, Portes 1994) and those who recognize that it is more concentrated in affluent populations (e.g., Fortin *et al* 1996, Jensen *et al* 1995, Mingione 1991, Mingione and Morlicchio 1993, Pahl 1984, Renooy 1990, Williams and Windebank 1998, Van Geuns *et al* 1987).

2.6 Such a profit-motivated reading even predominates when multiple types of cash-in-hand work have been recognised ranging from its 'organised' forms where such work is conducted under an employee/employer relationship for formal or informal businesses to its 'autonomous' forms where it is undertaken on a self-employed basis (e.g., Fortin *et al* 1996, Jensen *et al* 1995, Leonard 1994, 1998, MacDonald 1994, Pahl 1984, Renooy 1990, Williams and Windebank 1998). Even if cash-in-hand work is no longer viewed as an exploitative form of low-paid employment sitting at the bottom of a hierarchy of types of formal employment, but a heterogeneous labour market with a hierarchy of its own, all such work remains widely viewed as profit-motivated and market-like.

2.7 Even more pertinently, such a profit-motivated reading also prevails whether studies consider either the suppliers and/or employers rationales. Cash-in-hand workers, whether of the low-paid exploited or well-paid autonomous worker variety, are widely thought of as engaged in such work primarily to make money and employers of cash-in-hand workers in order to save money and/or to make profit. Whether this is indeed the case, however, has not been empirically validated in any study so far conducted. It is simply assumed. As Travers (2002: 2) puts it, 'most research on [cash-in-hand work] gives short shrift to the motivations of people to do this work. It is usually said that people do the work to earn extra money and left at that'. Here, in consequence, and drawing inspiration from the wider literature discussed above that is contesting the nature of monetised exchange, the intention is to subject this dominant view of cash-in-hand work to critical scrutiny.

Examining Cash-in-hand Work in North Nottinghamshire

3.1 In late 2002, a research project was conducted in the North Nottinghamshire area of Bassetlaw in the United Kingdom so as to investigate the relations within which cash-in-hand work takes place and the motives of both cash-in-hand workers and their employers. Given the sensitive nature of the data being collected, and despite the one-off success of mail-shot questionnaires in Canada (Fortin *et al* 1996), a decision was taken to use face-to-face interviews. A preliminary pilot study using unstructured face-to-face interviews, nevertheless, identified that interviewees found it difficult to recall where such work had been both used and supplied. As a result, a relatively structured interview method was devised centred around a list of 42 common tasks, derived from the seminal study of household work practices by Pahl (1984) on the

3.2 To identify instances where households used cash-in-hand work to get these tasks completed, the source of labour employed to carry out each of the 42 tasks were investigated. The interviewee was asked whether each activity had been undertaken in the household during the previous five years/year/month/week (depending on the activity). If it had, they were asked: who had conducted the task (a household member, kin living outside the household, a friend, neighbour, firm, landlord, etc); whether the person had been paid or not, and if paid, whether it was 'cash-in-hand' or not as well as how much they had been given. They were then asked why they had decided to get the work done using that source of labour so as to enable their motives to be understood, as well as what alternative source of labour they would have used if they had not been able to use that labour to undertake the task.

3.3 Following this, the supply of cash-in- hand work by household members was examined. The interviewee was asked whether a household member had conducted each task for another household and if so, who had done it, for whom, whether they had received money, how much they had received and why they had decided to do the task. To capture other cash-in-hand work received and supplied outside of these 42 tasks, meanwhile, a series of open-ended questions were used, especially regarding cash-in-hand work conducted for firms (rather than other households) and why they had decided to use or supply such work.

3.4 The locality in which the study took place, the English local government area of Bassetlaw in North Nottinghamshire, has a population of 105,700 and is predominantly rural in character, with its main population centres being the towns of Worksop and Retford. Located between the coalfields of Derbyshire, agricultural Lincolnshire and industrial South Yorkshire, the only reason anybody externally might have heard of it is because it is the original home of the Pilgrim fathers who set sail for the Newfoundland of America in 1620. Beyond that, there is little that is notable with regard to this locality.

3.5 In order to study the nature of cash-in- hand work in this locality, and given how previous research suggests that the level of deprivation has an important influence on the nature of cash-in-hand work (e.g., Jensen *et al* 1995, Kesteloot and Meert 1999, Leonard 1994, Pahl 1984, Renooy 1990, Williams and Windebank 1998), three wards with contrasting levels of multiple deprivation were selected using the standard 2000 Index of Multiple Deprivation (DLTR 2000) that provides a ranking for all wards in the country according to its level of multiple deprivation. Adopting a maximum variation sampling method, one of the most affluent wards within the locality was selected (i.e., Blyth ranked 6,070 out of 8,414 wards nationally), the middle-ranking ward (i.e., East Retford West ranked 2,451) and one of the wards displaying the highest levels of multiple deprivation in Bassetlaw (i.e., Worksop South East ranked the 122nd most deprived ward in the UK).

3.6 To ensure that the data collected in each ward were representative, meanwhile, a spatially stratified sampling method was employed (Kitchin and Tate 2000). Every n^{th} dwelling was targeted, depending on the number of households in the ward, in order to generate 40 interviews in each locality (120 in total). If there was no response, then after one call back, the $n^{\text{th}}+1$ dwelling was surveyed and failing this, the $n^{\text{th}}-1$, $n^{\text{th}}+2$ and so forth until an interview was completed. Below, the results are reported. To do this, firstly, a brief analysis of the variable magnitude of cash-in-hand work is provided, secondly, the character of such work is investigated and third and finally, the motives of both employers and suppliers of such labour.

Variable Magnitude of Cash-in-hand Work in North Nottinghamshire

4.1 Examining the source of labour used to complete the 42 tasks surveyed, this survey finds that some 6 per cent of all tasks were last conducted on a cash-in-hand basis. The propensity to participate in cash-in-hand work, however, varies significantly socio-spatially. In this locality of North Nottinghamshire, as Table 1 displays, it is not marginalised but affluent populations who most heavily use cash-in-hand work. In the affluent ward of Blyth, households rely to a greater extent on cash-in-hand work to get tasks completed than those in the middle-ranking ward of East Retford East and the deprived ward of Worksop South East.

Table 1: Geographical variations in the magnitude of the cash-in-hand work

AREA	% of the 42 tasks completed	% of tasks that were last completed using:
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		Domestic work	Unpaid community exchange	Cash-in-hand work	Formal labour
All areas	54.6	74.3	2.9	6.0	16.8
Affluent ward	55.4	70.6	4.0	8.1	17.4
Middle-ranking ward	58.3	74.0	2.5	4.3	19.2
Deprived ward	50.1	78.8	2.3	5.6	13.3

4.2 It is not only as consumers of cash-in-hand work, however, that affluent populations display a profligacy to engage in such activity. As Table 2 displays, it is also affluent populations who benefit most as suppliers of cash-in-hand work. They not only undertake a greater share of all cash-in-hand work (i.e., the 33 per cent living in the affluent ward conduct 42 per cent of all cash-in-hand tasks) but also receive a disproportionate share of the income. The implication, therefore, is that both engagement in cash-in-hand work and the monetary rewards are heavily skewed towards those living in the affluent ward.

Table 2: Supply of Cash-in-hand Work: by area-type

	Affluent ward	Middle-ranking ward	Deprived ward
% of sample	33	33	33
Share of cash-in-hand work supplied	42	34	24
Share of total cash-in-hand income (%)	67	20	13
Mean income for a cash-in-hand task	£234	£38	£18
Mean hourly cash-in-hand wage	£10.50	£5.20	£3.43
Mean household cash-in-hand income	£134	£40	£26

4.3 If this study reinforces previous research that negates the marginality thesis by finding that both the use and supply of cash-in-hand work is concentrated in affluent populations, is it also the case that its findings reinforce the common assumption that cash-in-hand work is conducted under work relations akin to formal employment and is heavily imbued with profit motivations on the part of both the consumer and supplier? To answer this, firstly, the social relations within which underground work is conducted are investigated and following this, the motives of both customers and suppliers.

Unravelling the Social Embeddedness of Cash-in-hand Work

5.1 Until now, to repeat, a profit-motivated market-oriented reading of cash-in-hand work has tended to be simply accepted without question. The first clue that this might not be always applicable lies in an examination of the nature of the relationship between employers and suppliers. The conventional depiction of cash-in-hand work is that it is conducted under work relations akin to formal employment. In this view, the 'employee' works for the 'employer' under market-like relations akin to formal employment. Examining the relationship between the employers and suppliers, however, raises doubts about this reading of cash-in-hand work as always market-like in character. As Table 3 reveals, although just over two-thirds (68 per cent) of cash-in-hand work was conducted by firms or somebody self-employed that the purchaser of the cash-in-hand work did not previously know, the remaining one-third (32 per cent) was conducted by people

previously known to purchasers. People defined by the 'employer' as friends undertook 19 per cent of all cash-in-hand work, 12 per cent was undertaken by kin and 1 per cent by neighbours.

Table 3: Sources of cash-in-hand work

Area	% of all cash-in-hand work conducted by:				
	Kin	Friend	Neighbour	Self- employed previously unknown	Firm or business
All Areas	12	19	1	67	1
Affluent ward	0	17	0	83	0
Middle ward	21	17	5	55	2
Deprived ward	22	23	0	55	0

5.2 There were moreover, some significant variations between the populations studied in terms of the embeddedness of cash-in- hand work. In the affluent ward, some 83 per cent of cash-in-hand work was undertaken by people previously unknown to the household whilst in the middle- ranking and deprived ward, this figure was much lower at 57 per cent and 55 per cent respectively. In these latter wards therefore, cash-in-hand work was more likely to be conducted by kin, friends and neighbours than in the affluent ward.

5.3 Is it really the case, therefore, that in this area of contemporary Britain the pursuit of profit has penetrated so deeply that people engage in profit-motivated exchange with their friends, neighbours and kin? Do they deliberately employ them so as to save money? And do people engage in cash-in-hand work for their friends, neighbours and kin chiefly so as to make some extra money 'on the side'? To answer these questions, the motives of both employers and suppliers need to be investigated.

Employers' Rationales

6.1 It is normally assumed that employers use cash-in-hand labour in order to save money. However, Table 4 displays that this is not always the case. Saving money by employing cash-in-hand labour is the primary motive in just 59 per cent of instances where cash-in-hand work was used and in every case, it was either firms and/or self- employed people previously unknown to the employer who were conducting this work. There is thus a strong correlation between the desire to get jobs done cheaper than would be the case if somebody were formally employed and the use of unknown firms and people to do the cash-in-hand work. When social distance exists between the purchaser and supplier, in consequence, the profit motive prevails in purchasers' rationales. Indeed, the finding that 79 per cent of cash-in-hand purchases in affluent Blyth were made in order to save money compared with just 21 per cent in deprived Worksop South-East is largely explained by the greater preponderance in the deprived area to use closer social relations to do the work.

Table 4: Primary rationales for employing cash-in-hand workers

	Economic rationales	Redistributive rationales	Social rationales	Other
All areas	59	17	7	17
Deprived ward	21	38	15	25
Middle ward	66	16	9	9
Affluent	79	4	0	17

6.2 Examining employers' primary rationales for paying on a cash-in-hand basis when closer social relations are involved, however, some very different motivations emerge. When purchasers employed friends, neighbours and kin to conduct cash-in-hand work, the vast majority of the responses can be classified under two broad headings that revolve around either 'community-building' or 'redistribution'.

6.2 When it is stated that the chief rationale is 'community-building', what is here meant is that people were paying on a cash-in-hand basis primarily in order to develop or strengthen a social relationship, and this particularly tended to prevail where friends and neighbours (rather than kin) were involved. This is perhaps unsurprising. After all, exchange is a principal nexus through which social relations are forged and maintained in contemporary society. The more problematic issue is to explain the fact that payment is involved. Examining the responses, it becomes quickly obvious that people often preferred to make monetary payments when a friend or neighbour did them a favour firstly, due to wariness about engaging in unpaid exchange for fear of its consequences should a favour not be repaid and secondly, because payments tended to be firmly embedded in the norms of reciprocity in these populations.

6.4 Therefore, a discourse of being wary about receiving unpaid help from friends and neighbours often strongly prevailed. This was because people did not want to feel that they would owe others a favour. As one woman put it, 'the last thing you want to do is to owe somebody a favour and not repay it. I always pay people who do favours for me. That way, I avoid any problems later on'. By this was meant that they did not want their relations with the person from whom the favour was received to turn sour if they reneged on their commitment to repay the favour. By making a payment, the widespread perception was that one avoided any possibility of such fledgling or more mature relationships turning sour. Paying the person who did you a favour avoided any potential problems arising at a later date. Remembering that this rationale applies largely to cash-in-hand work in deprived neighbourhoods (and that this motive was nowhere identified in the affluent ward), moreover, enables this to be more fully understood. In some 25 per cent of circumstances where cash-in-hand work was undertaken for this principal rationale, the employer was found to be either elderly or suffering from some form of illness, and it was often explicitly stated that they preferred to pay due to their doubts about their ability to repay a favour later on.

6.5 'Redistributive' rationales, meanwhile, usually apply when kin undertake the work but also sometimes friends and neighbours. In these instances, paying for favours is often seen as a means of giving them much needed spending money, such as when they are unemployed. Indeed, asking somebody to do a task in order to give them some extra spending money was the principal rationale behind 38 per cent of all cash-in-hand work in the deprived neighbourhood. As a multiple-earner household in East Retford West put it, 'more often than not, it involves people you know, so you are doing them a favour by finding work for them'. Or as a retired male in a no-earner household in the deprived neighbourhood put it, 'I ... get people to do work to help them out'. Cash-in-hand work was thus a way of giving money to kin that avoids all connotations of charity, even if this was the intention. As Kempson (1996) has previously revealed, people avoid accepting charity at all costs. This was well understood by the populations interviewed here. As a result, anybody wishing to give aid paid them for doing a task to 'help them out'.

6.6 To read cash-in-hand work as motivated by profit on the part of employers, therefore, is to discuss the motives underpinning a maximum of 59 per cent of all cash-in-hand work in this study. More importantly, it is to read cash-in-hand work more through the lens of its meaning to people living in the affluent area than from the position of people in the more deprived areas. If cash-in-hand work is to be read in a manner more reflective of its meanings to these latter populations, therefore, then not only will the heterogeneous work relations and motives need to be recognized but also greater emphasis will have to be put on not-for-profit rationales than has so far been the case.

Suppliers' Rationales

7.1 It is normally assumed that cash-in-hand workers engage in such activity to make money. In only 60 per cent of cases, however, was the suppliers' primary rationale one of monetary gain. Indeed, even when monetary gain was given as the principal reason for undertaking cash-in-hand work, it was in 34 per cent of all such cases qualified with other statements, especially when this work was conducted for friends, kin, neighbours or other household members. For example, although making money was sometimes given as the principal reason even when closer social relations were involved, this was commonly qualified with additional statements, such as that 'I also did it as a friend', 'I was also helping them out' and 'they wouldn't have been able to get it done any other way'.

7.2 However, in nearly every case where they worked for firms 'on the side' (3 per cent of all cash-in-hand work supplied), profit was the sole motive, as it was when engaging in self-employed activity for people they do not know well (55 per cent of all cash-in-hand work supplied), although qualifications were more common in such instances. However, profit was not the chief rationale when doing cash-in-hand work for closer social relations, which covers 42 per cent of the cash-in-hand work supplied.

7.3 The purpose of making money was the chief rationale in very few instances where such labour was supplied to neighbours, friends, kin or other household members. Instead, other not-for-profit rationales predominated. Firstly, there are again community-building rationales. Many offered to do a job for a friend, neighbour or kin as a means of either maintaining or forging their social networks with them. Doing a job for a small payment was a way of mixing with and helping people they knew and at the same time, making a little money on the side. Few of these suppliers, however, would have done the work for nothing. But this was not because money was their prime motivation. Rather, it was because there was a widespread feeling that one could no longer rely on people to return favours, indicating the demise of trust in the deprived neighbourhood where much of this work took place. Instead, the use of cash was seen as a necessary medium when maintaining or building community networks, especially when neighbours or friends were involved. Rather than allow such relations to turn sour if and when they reneged on their commitments, the exchange of cash was seen to prevent such a situation arising. Norms of reciprocity, it appears, often involve cash that acts as a substitute for trust in the formation and maintenance of networks of reciprocity. Indeed, in this study, of all acts of mutual aid between friends, neighbours and kin, some two-thirds (67 per cent) involved payment, displaying the fairly widespread existence of a culture of paying for favours.

7.4 Secondly, suppliers also had 'redistributive' motives when conducting cash-in-hand work for closer social relations. Many asserted that they already knew the customer and had conducted the work because the person would not otherwise have been able to do it. In these instances, which constituted 13 per cent of all cash-in-hand work supplied, those involved were either mainly people with professional craft skills (e.g., plumbers, electricians) and often employed who supplied these skills to close social relations for a fee well under the market price, or else they were unemployed or early retired people who saw themselves as helping out those who had less free time than themselves by supplying their time.

7.5 Therefore, even if there has been the penetration of monetary relations into ever more spheres of social life (c.f., Harvey 1989, Sayer 1997), these exchanges are by no means everywhere characterized by profit-motivated rationales. To read it through the lens of the profit-motive is to again portray the supply of such work much more through the eyes of people in affluent areas. If such partial and narrow experiential knowledge of cash-in-hand work is to be transcended, and the meanings of such work for deprived areas better represented, then there will be a need to recognise the heterogeneous social relations and motives involved in such work.

Conclusions

8.1 To evaluate critically the dominant discourse that views all monetary exchange as profit-motivated, this paper has taken a sphere of work that supposedly epitomizes unchecked profit-motivated monetised exchange, namely cash-in-hand work. Unpacking the work relations and motives underpinning such work using case study evidence from North Nottinghamshire, its finding is that even if monetary relations appear to be penetrating deeper into spheres of daily life previously untouched by monetised exchange, this does not mean that the profit motive is accompanying the on-going permeation of monetised exchange. Although this case study finds that of all acts of mutual aid between friends, neighbours and kin, some two-thirds (67 per cent) involved payment, it also reveals that the profit motive is not continually a bedfellow of monetary exchange. There are many instances identified here of monetised exchange taking place on a cash-in-hand basis where the profit motive is absent. As a result, this paper clearly shows the need to distinguish between forms of cash-in-hand work conducted under market-like relations akin to formal employment for the purpose of profit (or what I here call informal employment) and cash-in-hand work that is carried out under social relations more akin to unpaid mutual aid for not-for-profit rationales (what I here call a 'moral economy of paid favours').

8.2 The identification of this moral economy of paid favours in the realm of cash-in-hand work where profit is absent from monetary exchange thus clearly displays that the relationship is not hermetically sealed between monetary exchange and the profit motive. As such, one cannot read off from any supposed widening and deepening of the realms in which monetary exchange is involved that there is thus a universal encroachment of the profit motive. Money, it seems, is not always the disembedding force that is sometimes propounded (e.g., Sayer 1997). Although the sphere of cash-in-hand work appears to be relatively deeply penetrated by the profit motive amongst people in affluent suburbs, its intrusion into the cash-in-hand sphere in deprived areas is much shallower. Indeed, amongst the latter, it seems to be much more the case that what has been witnessed is much more an encroachment of non-market relations and not-for-profit rationales into monetary exchange. This research thus not only reinforces the view of Zelizer (1994: 215) that 'Money has not become the free, neutral and dangerous destroyer of social relations' but also identifies that this is much more the case in deprived than affluent populations.

8.3 In sum, this case study of cash-in-hand work raises some fascinating issues for future studies of monetary exchange. If even this exemplar of unbridled profit-motivated capitalism is imbued with non-

market relations and not-for-profit rationales, then there is every reason for those who are seeking to deconstruct the complex characters and logics of monetised exchange to be bolder in terms of their objects of study. Until now, there has been a tendency to confine analyses to small alternative economic spaces in order to identify not-for-profit rationales and non-market relations. The outcome, however, has been that they have failed to contest the dominant narrative of monetary exchange that views it as profit-motivated and market-like since the places they study can be easily explained away as marginal or even superfluous spaces that have little relevance for how mainstream monetised exchange is read. The lesson of this study, nevertheless, is that if even the sphere of cash-in-hand work possesses non-market relations and not-for-profit rationales, then there is every likelihood of finding further instances of the demonstrable construction and practice of monetised exchange beyond market-like relations and the profit motive elsewhere in more mainstream economic life. Hopefully, therefore, the findings of this study will stimulate those seeking to re-read the nature of monetary exchange to extend their enquiry to other economic realms in the mainstream private and public sectors so as to unravel the characteristics and logics underpinning monetary exchange and in so doing, challenge the idea that there is only one future for work and it is one embedded in profit-motivated market-oriented monetised transactions. If this paper encourages such a bolder approach towards contesting the nature of monetary transactions, then it will have served its purpose.

Notes

¹ The 42 tasks examined covered house maintenance (outdoor painting; indoor painting; wallpapering; plastering; mending a broken window and maintenance of appliances; walling/fencing), home improvement (putting in double glazing; plumbing; electrical work; house insulation; putting in a bathroom suite; building an extension; converting an attic; putting in central heating and odd DIY jobs), housework (routine housework; cleaning windows outdoors; spring cleaning; cleaning windows indoors; doing the shopping; washing/ironing clothes; cooking meals; washing dishes; hairdressing; household administration), making and repairing goods (clothes; curtains; tools; furniture), car maintenance (washing car; repairing car and car maintenance), gardening (care of indoor plants; outdoor borders; outdoor vegetables; lawn mowing; tidying garden) and caring activities (daytime baby-sitting; night-time baby sitting; tutoring; pet care).

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